

## Fill in this information to identify the case:

Debtor 1 Ranee Sowmya Rathee

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Indiana

Case number 1:18-bk-07091-JMC-13

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust, N.A.,  
Name of creditor: as Trustee of the Cabana Series IV Trust

Court claim no. (if known): 7-1

Last 4 digits of any number you use to  
identify the debtor's account: 5 3 1 2

Date of payment change:  
Must be at least 21 days after date  
of this notice 01/01/2022

New total payment: \$ 2,239.88  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 604.97

New escrow payment: \$ 868.01

**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Ranee Sowmya Rathee**

First Name Middle Name Last Name

Case number (if known) **1:18-bk-07091-JMC-13****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves, Esq.

Signature

Date 12/09/2021

Print:

Michelle R. Ghidotti-Gonsalves

First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company

Ghidotti Berger, LLP

Address

1920 Old Tustin Avenue

Number Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone

949-427-2010Email bknotifications@ghidottigberger.com

Case No.: 1:18-bk-07091-JMC-13

**CERTIFICATE OF SERVICE**

On December 9, 2021, I served the foregoing document described as *Notice of Mortgage Payment Change* on the following individuals by electronic means through the Court's ECF program:

**COUNSEL(S) FOR DEBTOR(S)**

Michael Steven Cox [gloyeskilawin@hotmail.com](mailto:gloyeskilawin@hotmail.com)

**TRUSTEE(S) / TRUSTEE(S) COUNSEL(S)**

Ann M. Delaney [ECFdelaney@trustee13.com](mailto:ECFdelaney@trustee13.com)

U.S. Trustee [ustregion10.in.ecf@usdoj.gov](mailto:ustregion10.in.ecf@usdoj.gov)

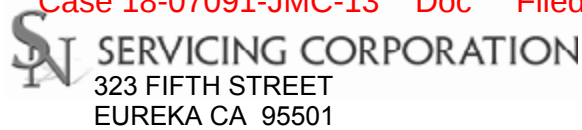
On December 9, 2021, I served the foregoing documents described as *Notice of Mortgage Payment Change* to the following individuals by depositing true copies thereof in the United States mail at North Miami Beach, FL, enclosed in a sealed envelope, with postage paid, addressed as follows:

***Debtor***

**Ranee Sowmya Rathee**  
350 N. Meridian Street, A301  
Indianapolis, IN 46204

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker  
Ricardo Becker



(800) 603-0836  
 Para Español, Ext. 2660, 2643 o 2772  
 8:00 a.m. - 5:00 p.m. Pacific Time  
 Main Office NMLS #5985  
 Branch Office NMLS #9785

WAYNE A FOGARTY  
 350 N MERIDIAN ST UNIT 301  
 INDIANAPOLIS IN 46204

Analysis Date: November 08, 2021

Final

Property Address: 350N MERIDIAN STREET UNIT A301 INDIANAPOLIS, IN 46204

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
 Account History**

This is a statement of actual activity in your escrow account from June 2020 to Dec 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Jan 01, 2022:</b>
Principal & Interest Pmt:	1,371.87	1,371.87
Escrow Payment:	604.97	868.01
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,976.84	\$2,239.88

<b>Escrow Balance Calculation</b>	
Due Date:	Apr 01, 2021
Escrow Balance:	(12,391.44)
Anticipated Pmts to Escrow:	5,444.73
Anticipated Pmts from Escrow (-):	720.18
Anticipated Escrow Balance:	(\$7,666.89)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	480.95	(9,977.35)
Jun 2020	604.97		364.49	363.87	* Forced Place Insur	721.43	(10,341.22)
Jul 2020	604.97		364.49	363.87	* Forced Place Insur	961.91	(10,705.09)
Aug 2020	604.97		364.49	363.87	* Forced Place Insur	1,202.39	(11,068.96)
Sep 2020	604.97	219.14	364.49	363.87	* Forced Place Insur	1,442.87	(11,213.69)
Oct 2020	604.97		364.49	363.66	* Forced Place Insur	1,683.35	(11,577.35)
Oct 2020				2,890.11	* County Tax	1,683.35	(14,467.46)
Nov 2020	604.97		1,442.87		* County Tax	845.45	(14,467.46)
Nov 2020		219.14	364.49	363.66	* Forced Place Insur	480.96	(14,611.98)
Dec 2020	604.97	438.28	364.49	363.44	* Forced Place Insur	721.44	(14,537.14)
Jan 2021	604.97		364.49	363.02	* Forced Place Insur	961.92	(14,900.16)
Feb 2021	604.97	219.14	364.49	363.02	* Forced Place Insur	1,202.40	(15,044.04)
Mar 2021	604.97		364.49	362.80	* Forced Place Insur	1,442.88	(15,406.84)
Apr 2021	604.97		364.49	362.80	* Forced Place Insur	1,683.36	(15,769.64)
Apr 2021		7,738.39			* Escrow Only Payment	1,683.36	(8,031.25)
Apr 2021				3,047.54	* County Tax	1,683.36	(11,078.79)
Apr 2021				578.19	* Escrow Disbursement	1,683.36	(11,656.98)
May 2021	604.97	2,419.88	364.49	362.10	* Forced Place Insur	1,923.84	(9,599.20)
May 2021			1,442.87		* County Tax	480.97	(9,599.20)
Jun 2021				361.10	* Forced Place Insur	480.97	(9,960.30)
Jul 2021				361.10	* Forced Place Insur	480.97	(10,321.40)
Aug 2021				361.10	* Forced Place Insur	480.97	(10,682.50)

Sep 2021	2,419.88			480.97	(8,262.62)
Sep 2021		361.10	* Forced Place Insur	480.97	(8,623.72)
Oct 2021		360.09	* Forced Place Insur	480.97	(8,983.81)
Oct 2021		3,047.54	* County Tax	480.97	(12,031.35)
Nov 2021		360.09	* Forced Place Insur	480.97	(12,391.44)
			Anticipated Transactions	480.97	(12,391.44)
Nov 2021	4,839.76	360.09	Forced Place Insur		(7,911.77)
Dec 2021	604.97	360.09	Forced Place Insur		(7,666.89)
	<u>\$7,259.64</u>	<u>\$19,118.58</u>	<u>\$7,259.62</u>	<u>\$16,808.12</u>	

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 7,259.62. Under Federal law, your lowest monthly balance should not have exceeded 1,209.94 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: November 08, 2021

Borrower: WAYNE A FOGARTY

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(7,666.89)	1,523.81
Jan 2022	868.01	360.09	Forced Place Insur	(7,158.97)	2,031.73
Feb 2022	868.01	360.09	Forced Place Insur	(6,651.05)	2,539.65
Mar 2022	868.01	360.09	Forced Place Insur	(6,143.13)	3,047.57
Apr 2022	868.01	360.09	Forced Place Insur	(5,635.21)	3,555.49
May 2022	868.01	3,047.54	County Tax	(7,814.74)	1,375.96
May 2022		360.09	Forced Place Insur	(8,174.83)	1,015.87
Jun 2022	868.01	360.09	Forced Place Insur	(7,666.91)	1,523.79
Jul 2022	868.01	360.09	Forced Place Insur	(7,158.99)	2,031.71
Aug 2022	868.01	360.09	Forced Place Insur	(6,651.07)	2,539.63
Sep 2022	868.01	360.09	Forced Place Insur	(6,143.15)	3,047.55
Oct 2022	868.01	360.09	Forced Place Insur	(5,635.23)	3,555.47
Nov 2022	868.01	3,047.54	County Tax	(7,814.76)	1,375.94
Nov 2022		360.09	Forced Place Insur	(8,174.85)	1,015.85
Dec 2022	868.01	360.09	Forced Place Insur	(7,666.93)	1,523.77
	<u>\$10,416.12</u>	<u>\$10,416.16</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,015.85. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,736.03 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (7,666.89). Your starting balance (escrow balance required) according to this analysis should be \$1,523.81. This means you have a shortage of 9,190.70. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 10,416.16. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Borrower: WAYNE A FOGARTY

Loan: XXXXXXXXXX

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	868.01
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$868.01</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**